

ABSTRACT

An online Gift Certificate and Contribution Service provides for the purchase and restrictions of use of electronic gift certificates, which may be split across multiple purchases at a plurality of merchants. It allows online purchases to be made by individuals unable to obtain (such as children) or prefer not to obtain a credit card. In addition, electronic contributions can be made on a one-time basis or a reoccurring basis to designated beneficiaries anonymously if desired. It provides a streamlined checkout process whereby the purchaser may place restrictions on the use of the gift certificate. Users and Merchants initially register with the Gift Certificate Service and are provided additional functionality. For users, the ability to purchase electronic gift certificates, place restrictions on their use, and track their use is provided. In addition, users may setup contribution accounts to contribute anonymously to beneficiaries. For merchants, the ability to validate the gift certificate is provided. A distinct advantage of this system is that it allows parents to give gift certificates in lieu of allowance and be able to restrict and track purchases. Another significant advantage is that a single gift certificate can be used on multiple occasions and at a plurality of merchants. The advantage of the contribution service is that transactions can take place anonymously and on a reoccurring basis automatically.